

Certificate Number: 06531-NJ-DE-032213592

Bankruptcy Case Number: 18-32460



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 27, 2019, at 7:32 o'clock PM CST, Regina G Graziadio completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 27, 2019 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: Credit Counselor